

B7

(12) INTERNATIONAL APPLICATION PUBLISHED UNDER THE PATENT COOPERATION TREATY (PCT)

(19) World Intellectual Property Organization
International Bureau



(43) International Publication Date
21 February 2002 (21.02.2002)

PCT

(10) International Publication Number
WO 02/15079 A1

(51) International Patent Classification⁷: **G06F 17/60**

(21) International Application Number: **PCT/US01/22601**

(22) International Filing Date: 17 August 2001 (17.08.2001)

(25) Filing Language: English

(26) Publication Language: English

(30) Priority Data:
09/641,428 17 August 2000 (17.08.2000) US

(71) Applicant: **FARMERS INSURANCE EXCHANGE**
[US/US]; 4680 Wilshire Boulevard, Los Angeles, CA 90010 (US).

(72) Inventors: **SOLDANO, Frank, A.**; 2877 Parkview Drive, Thousand Oaks, CA 91362 (US). **MUKHERJEE, Debasish**; 586 Breckenridge, Simi Valley, CA 93065 (US).

(74) Agents: **KANG, Gregory, B.** et al.; Arent Fox Kintner Plotkin & Kahn, PLLC, 1050 Connecticut Avenue, NW, Suite 400, Washington, DC 20036 (US).

(81) Designated States (*national*): AE, AG, AL, AM, AT, AU, AZ, BA, BB, BG, BR, BY, BZ, CA, CH, CN, CO, CR, CU, CZ, DE, DK, DM, DZ, EE, ES, FI, GB, GD, GE, GH, GM, HR, HU, ID, IL, IN, IS, JP, KE, KG, KP, KR, KZ, LC, LK, LR, LS, LT, LU, LV, MA, MD, MG, MK, MN, MW, MX, MZ, NO, NZ, PH, PL, PT, RO, RU, SD, SE, SG, SI, SK, SL, TJ, TM, TR, TT, TZ, UA, UG, UZ, VN, YU, ZA, ZW.

(84) Designated States (*regional*): ARIPO patent (GH, GM, KE, LS, MW, MZ, SD, SL, SZ, TZ, UG, ZW), Eurasian patent (AM, AZ, BY, KG, KZ, MD, RU, TJ, TM), European patent (AT, BE, CH, CY, DE, DK, ES, FI, FR, GB, GR, IE, IT, LU, MC, NL, PT, SE, TR), OAPI patent (BF, BJ, CF, CG, CI, CM, GA, GN, GQ, GW, ML, MR, NE, SN, TD, TG).

Published:

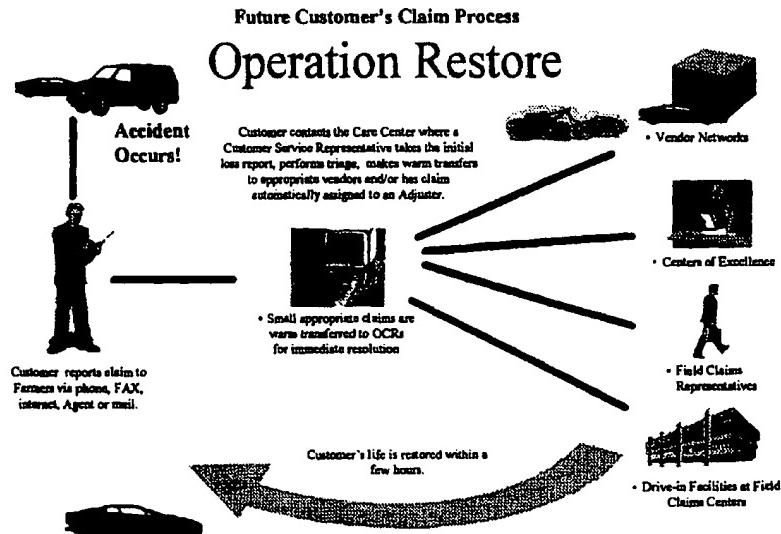
- with international search report
- before the expiration of the time limit for amending the claims and to be republished in the event of receipt of amendments

[Continued on next page]

(54) Title: AUTOMATED CLAIMS FILING AND TRACKING



WO 02/15079 A1



(57) **Abstract:** A claims filing system for claims such as an insurance claim in which a claim can be filed from a remote location to a centralized care center. The care center will handle all aspects of the claim such as filing the claim, assigning a claims representative and adjuster to the claim (450), assigning and dispatching vendors from a network of approved vendors (430) and making an assessment with regard to whether the claim should be investigated. The claim will be entered into a database, updated electronically and networked to a system such as the Internet or an intranet (420). By having an electronic copy of the claim which is accessible through a network a claimant will be able to check the status of a claim and others will be able to update of a claim keeping the claimant well informed.

BEST AVAILABLE COPY

15

WO 02/15079 A1



For two-letter codes and other abbreviations, refer to the "Guidance Notes on Codes and Abbreviations" appearing at the beginning of each regular issue of the PCT Gazette.

WO 02/15079

PCT/US01/22601

AUTOMATED CLAIMS FILING AND TRACKING

Background of the Invention

FIELD OF THE INVENTION

The present invention is drawn to an automated insurance claims filing and tracking system. The system is networked to enable the filing of insurance claims from a remote location and will further enable the tracking of the claims process from remote locations.

DESCRIPTION OF RELATED ART

Claims processing is often a long and trying experience. The steps taken in a typical claims process is depicted in FIG. 1. The first event that occurs is obviously some type of accident or incident that causes injury to someone or damage to someone's property.

In scene 100 a car accident occurs. The next step would require a customer to make several calls as depicted in scene 110 to initiate the self-restoration process. First the customer contacts a towing company to tow the car as depicted in scene 120. Next the customer calls a body shop to arrange for repairs as depicted in scene 130. Finally the customer calls a taxi and rental car company to arrange for transportation as depicted in scene 120.

WO 02/15079**PCT/US01/22601**

Now that the customer has initiated the self-restoration process the customer contacts an agent to report a loss. As depicted in scene 140, the customer contacts an agent who will verify the policy, input the loss report and forward it to a BCO. It takes about three days before the BCO receives the loss report. It will take an additional day for the BCO to verify the coverage, create a paper file, and assign the claim to a CR as depicted in scene 150. As depicted in scene 160, all files are paper and will have to be physically filed and located somewhere. Any updates to the file or any requests for the status of the claim will require someone to physically find the file and go through it to get the proper information.

During this whole claims process the customer will have to talk to between 5 and 10 people. The customer will eventually get paid at the end of the process, which can be lengthy and aggravating.

Summary of the Invention

In order to overcome the deficiencies of the prior art, the invention of the present application simplifies the entire claim process by reducing the number of steps it takes to file a claim to restore one's life back to normal, by keeping an electronic copy of a claim and papers associate with a claim, and by updating the status of a claim and allowing access to the claim status to necessary parties.

WO 02/15079**PCT/US01/22601**

In one embodiment of the invention a claims filing system has a means for filing a claim from a remote location by a claimant to a care center where the care center has access to a central database holding information regarding the claimant; a means for storing information regarding said claim in the central database; a means for updating status of the claim in the central database; and a means for granting access to said central database to said claimant.

In another embodiment of the invention a device for filing claims has a customer care center; a claims filing device where the customer care center is accessible to the claims filing device so that the claims filing device can file claims in the care center; a network of vendors having vendors accessible to the customer care center so that appropriate vendors can be selected from the care center; a storage center being accessible to the customer care center so that the storage center can be used to electronically store claims filed from said claims filing device in the customer care center, and the storage center being accessible to the network of vendors so that the storage center can be used to electronically store data received from the network of vendors.

WO 02/15079**PCT/US01/22601****Brief Description of the Drawings**

FIG. 1 is a prior art illustration of how an insurance claim is handled.

FIG. 2 is an illustration of the automated system, used for tracking and filing an insurance claim.

FIG. 3 is an illustration of how the insurance claims will be tracked and filed, using the new system.

FIG. 4 is an illustration of how the initial insurance claim will be filed, at the customer care center.

FIG. 5 is an illustration of a system technical architecture layout.

FIG. 6 is an illustration of a system distributed application layout.

FIG. 7 is an illustration of a system access layer.

FIG. 8 is an illustration of the Internet Loss Reporting Screen.

Detailed Description

FIG. 2 is a block diagram of an automated insurance claims tracking and filing system illustrating an embodiment of the invention. A customer care center 200 is the hub of all incoming claims and is also the central point of all information regarding a claim. A customer 210 can file a

WO 02/15079

PCT/US01/22601

claim in the customer care center through a claims filing device 220 connected to customer care center 200.

Claims filing device 220 could be but is not limited to a computer connected to customer care center 200, a telephone, or some type of postal service which would deliver mail (i.e. an insurance claim) to customer care center 200.

A network of vendors 230 is accessible to customer care center 200. These vendors will typically be connected to customer care centers through a postal system, phone lines and/or computer connections. It is noted that the vendors could be connected by other means.

In one embodiment of the invention, the network of vendors 230 will be required to update the progress of a claim through a customer care center 200, and will have to adhere to specific completion dates.

The network of vendors 230 for example could be made up of vendors such as tow truck companies for dispatching tow trucks to a scene of a traffic accident; car rental companies for dispatching vehicles to stranded motorists at the scene of a traffic accident; and car repair shops for fixing the cars involved in the accident. It should be understood that the above list of vendors is not an exhaustive list but is only an example of some types of vendors. The network of vendors includes all other types of vendors.

Many of the identified transactions will create a lot of forms and receipts. Paper copies of these forms will be scanned or converted through

WO 02/15079**PCT/US01/22601**

some other means into electronic copies at care center 200. The electronic copies are saved in a storage center 240 which can be accessed through customer care center 200.

FIG. 3 discloses an embodiment of the invention where an insurance claim based on a car accident is filed through the use of a telephone. A claimant places a call to a care center to file a claim. In this case a customer service representative receives the call and accesses all relevant information regarding the claimant such as policy number, type of coverage, deductible, etc. from a central database.

After all information regarding the claimant is accessed, the customer service representative will enter the claim into the system. Once the claim is entered into the system the claim is sent to the central database where the claim is electronically stored.

Triage is then performed from the care center. The customer service representative at the customer care center will assign and dispatch appropriate vendors from a vendor network that is networked to the care center. In this case a tow truck, rental car, police and ambulance will be dispatched to the accident scene. A garage to fix the claimant's car will also be assigned. All information such as who the tow truck company is, how much their towing fees are, who the rental car company is, when was the rental car delivered, etc. and other associated data will be updated in the central database.

In an embodiment of the invention, in order to ensure that the customer is

WO 02/15079

PCT/US01/22601

being adequately serviced, the customer is given access to the electronic copy of the claim. The electronic copy of the claim will show all the relevant information pertaining to the claim such as when the tow truck company delivered the car to the garage for repair, when the garage received the car for repair, what repairs have been authorized by the insurance company, how long it will take for the garage to complete repairs, what repairs have already been done to the car, when the rental car was received, how long the customer can keep the rental car, etc.

In another embodiment of the invention when a claim is received by the care center information such as the customer's current policy, a history of all policies held by the customer and people associate with the customer including prior claims that were filed will be accessed. Based on the accessed information a determination will be made if it will be worthwhile to investigate the claim or simply settle the claim by issuing a check for the claimed damages.

For example in instances when a claim for \$600 is made on a policy with \$500 deductible, it may be more economical to simply settle the claim immediately by sending the customer a check for \$100. Checking prior claims made by the customer can easily make this determination, and determining how much good will is associated with the customer. For example, if the customer has an auto insurance policy, a home owner's policy and a life insurance policy and has never filed a claim before, a determination may be made that it is going to be less risky and far cheaper to settle the claim by sending \$100 to the

WO 02/15079**PCT/US01/22601**

customer instead of sending a claims adjuster to the accident scene to determine the amount of the loss filed in a claim and process the claim which will cost much more than \$100.

In the past this determination was not easily conceived because it would take days or weeks to gather enough information regarding the client to make such a determination. Today, this determination is made simple, as the data is instantly available, as Household and Individual Claim History is instantaneously available to all parties involved in the Claim's Handling Process.

FIG. 4 discloses an embodiment of the invention where a customer service representative at customer care center 400 takes the initial loss report and performs triage. The customer service representative performs triage by assigning appropriate vendors to a claim. In the present case an accident occurs in scene 410 and a customer contacts the care center in scene 420. A customer care service representative locates appropriate vendors from vendor networks 430. In the present case one vendor may be a tow truck company, which will send a tow truck to the accident scene. Another vendor may be a garage, which is assigned to make repairs to the car. Finally another vendor may be a rent a car agency, which will send a rental car to the stranded customer. This triage will all be handled by the customer service representative at customer care center 400 who is accessible 24 hours a day 7 days a week.

The customer service representative will also assign the claim to one of

WO 02/15079

PCT/US01/22601

the centers of excellence 440 if the claim needs specialized attention. For example if there were a natural catastrophe involving the damage of property in a large regional area, experts in this type of claim would be assigned to the claim through one of the centers of excellence 440.

Farmer's is implementing a variety of Centers Of Excellence to provide our customers with specialized claims handling and expertise in a variety of areas. These include:

- o Subrogation
- o Salvage
- o Suit Against the Exchanges
- o Marine
- o National Complex and Large Liability
- o National Large Property
- o Medical/Personal Injury Protection
- o Mobile and Manufactured Home Claim Handling
- o Special Investigations
- o Catastrophe

These centers are uniquely staffed with highly trained personnel with the authority to resolve complex situations on the spot. For example, the industry average for completing property claims in excess of \$75,000 is 69 days. As a result of this project, Farmers is now able to complete claiming of this magnitude within nine (9) days.

WO 02/15079**PCT/US01/22601**

In normal situations the customer service representative will assign a field claims representative 450 to the claim. Based upon a customer's claim, insurance coverage, other policies the customer has and other claims filed, a determination will be made of whether an adjuster must be sent to make an assessment of damage. In some cases, it may be cheaper to simply send the customer a check for the damage instead of investigating the claim.

In some cases the customer will need to make an appointment at a drive in facility at a field claims center 460. This appointment, if deemed necessary, will be made by the customer service representative from claims center 400 at the time the claim is made by the customer.

This process as depicted in FIG. 4 allows the customer to make a claim and have all arrangements made with one phone call. Furthermore, since the care center is assigning vendors from an approved vendor network 430 the customer will not have to worry about any additional costs except for the deductible. Therefore the customer's life can be restored in some cases within a few hours as depicted in scene 470.

WO 02/15079

PCT/US01/22601

FIG 5 is a system technical architecture layout for one embodiment of the invention. Customers, an Agency Force and Field Claims Representatives are networked to data centers. In this case Customers, the Agency Force and Field Claims Representatives are networked to a Los Angles Data Center and an Ohio Data Center through the Internet.

Customers can file claims and access information regarding their policies and claims through a personal computer having access to the Internet. In addition, customers will also be able to check the status of their claims and see what progress has been made with the claim alleviating stress and aggravation.

Information about a customer's claims is immediate available to over 15,000 Farmer's Agents and district managers. This information may be accessed using a variety of methods including Web-based systems, E-mail, Fax, Mainframe, and automated telephony voice systems. This allows our agents the ability to understand issues and situations involving their customers in a real-time manner.

Filed Claims Representatives are equipped with portable computers having access to the Internet. Through the use of the portable computer Field Claims Representatives will be able to access and update information regarding a claim from just about anywhere. This will give the Fields Claims Representatives a valuable tool in being able to solve problems and update customers quickly and efficiently.

WO 02/15079

PCT/US01/22601

The Los Angles Data Center and the Ohio Data Center are connected to the Internet through a plurality of routers and connectors allowing for legacy data to be instantaneous available through a variety of delivery channels. Each of these production main frames is connected to a plurality of servers and data holding devices. These servers and data holding devices allow access to data for all insurance policies and claims.

A Farmer's Fulfillment Center is also located in Los Angles and is connected to the Los Angles Data Center through production mainframe SYSPRC1. The Farmer's Fulfillment Center in Los Angles is also networked to the Los Angeles Data Center through a 100 base T Ethernet network.

When a hardcopy of any document, correspondence, or check is requested, the information is passed electronically to the print fulfillment center. There, the information is pulled together to facilitate postal handling and obtain additional postage discounts. The data is passed initially through a server where it is analyzed for errors, address information is validated, bar code placement and then passed too an Oce PS466 high-speed printer. Once printed, the continuous feed documents are transported to a Bell and Howell 3000 finishing system. The documents are merged with marketing material, and checks and inserted in to envelop. This eliminates 180 clerical positions that are routinely utilized to provide the same services while eliminating duplication of efforts and dramatically improving overall quality.

The function of the Farmer's Fulfillment Center is to create form letters

WO 02/15079

PCT/US01/22601

and basic copies of other forms and letters that must be sent to clients, customers and vendors. This Farmer's Fulfillment Center is the backbone of all paper copies to be sent out by mail to the appropriate parties.

The Los Angeles Data Center is connected to other locations through a private WAN (wide area network) and also through an AT&T ATM network. The Los Angeles Data Center is connected to the Ohio Data Center through an AT&T ATM network. It is noted that the backup network is a MCI/World/Sprint network.

The Ohio Data Center, which is similar to the Los Angeles Data Center, is connected to the Los Angles data center through the AT&T ATM network through a series of multi-service switches and routers. These switches and routers are connected to the production main frame and various other servers and data storing devices in the Ohio Data Center. The Ohio data center, like the Los Angles data center, stores data regarding claims, which have been filed, customer policy numbers, amount of coverage deductibles etc.

The Oklahoma Center is connected to the Ohio Data Center and the Los Angeles Data Center through the AT&T frame relay, i.e. the AT&T ATM network.

The Oklahoma Center is also accessible through the Internet through a series of routers and switches. When connecting to the Oklahoma Center through the AT&T ATM network or the Internet, access to a wide variety of servers and data storing devices will be available. Some of the data and testing environments available would be the CRN testing environments, the CTI testing environments,

WO 02/15079

PCT/US01/22601

and the performance testing lab. However, the majority of requests will be sent through an Ethernet network to the Oklahoma Care Center, which will also be networked through an AT&T voice network with a Telecom switch backbone.

The Oklahoma Care Center will have access to all data through the telephone network and through terminals, which are connected via the Ethernet backbone to the entire Oklahoma Center, which is also networked to both the Los Angeles and Ohio Data Centers.

Also located in the Oklahoma Center is the Oklahoma Document Center, which is where all paper copies of claims and other receipts from vendors and other parties are received. All of these papers are stored in the Document Center, but also scanned into digital form for storage in one of the data centers. Once these papers are scanned into digital form, they are stored into the storage devices in the Oklahoma Center. The storage devices then transfer this data to the Los Angeles Data Center and the Ohio Data Center for further access.

Another Care Center is located in Olathe, Kansas. This Care Center is networked to the Los Angeles Data Center, the Ohio Data Center and the Oklahoma Center through the AT&T frame relay, i.e. the AT&T ATM network.

The Kansas Care Center receives information through a multi-service switch and routers. Like the Care Center in Oklahoma, the Olathe, Kansas Care Center has a telecom switch backbone networked through an AT&T voice network and also has terminals connected to an Ethernet backbone connected to a plurality of servers and system monitors. As with the other care centers,

WO 02/15079

PCT/US01/22601

data is received by telephone and through workstations where data is entered and transferred to the appropriate data centers, care centers or document centers.

Large Store Fronts, Small Store Fronts, Centers of Excellence and COD Shops are networked to the Los Angles Data Center, the Ohio Data Center, Oklahoma Center and Olathe, Kansas Care Center through the AT&T ATM Network.

As part of this initiative, each of the store fronts and branch claims office will be outfitted with state of the art technology allowing them to access up to the minute police/medical records, pictures, a complete copy of the customers policy, claim history, and all company interactions.

The Large Store Fronts and Small Store Fronts are given access to the Los Angles Data Center and the Ohio Data Center to update the status of claims and receive instructions regarding completion dates and costs. The Large Store Fronts and Small Store Fronts have access to the Oklahoma Center and Olathe, Kansas Care Center to receive instructions from care centers as to when to dispatch help, timetables for work to be completed and instructions regarding the associated costs with claims.

The Center of Excellence are networked in case their expertise is needed in unusual types. For example if a major catastrophe occurs in a particular geographic area all claims would be transferred to the Centers of Excellence or if there was a claim concerning damage to a yacht this type of claim would also

WO 02/15079

PCT/US01/22601

be transferred to the Centers of Excellence. Some examples of departments in the Centers of Excellence are Litigation Specialization, National Catastrophe, Property Large Loss, Subrogation, Catastrophe, Salvage Recover, Foundation and Medical/PIP.

The COD Shops are made up independent adjusters, which are hired as contractor to do the job of regular adjusters. The COD Shops will transfer the data collected by the independent adjusters to update the status of a claim and to transfer any other necessary data.

FIG 6 illustrates a system distributed application layout. Access to external storage devices can be made through the communication pipeline through a variety of different sources.

An independent adjuster/COD, claimant/insured and/or vendors can access or update data through an open Internet, which is networked through an AT&T network/frame, relay layer. The sources are networked through a first Internet firewall to a Windows 2000 web server.

The Loss Report allows users to submit an online request for a claim. The web application includes four pages. The first page contains all the necessary information to have a Farmers Insurance Representative to return a call. The second page will be a response page that displays a reference number for the user to record and use when they receive a callback if the user enters the details successfully. If the submission was not successful, an error message is

WO 02/15079**PCT/US01/22601**

displayed requesting the user telephone the Farmers Customer Care Center.

The third page is displayed if the same user submits claims more than 50 times a day. The fourth page is the error page that comes up when the users browser version is an older one that is not a supported. The designs are conceptual and represent the model of the final product. The Loss Report automatically routes the request to either CRN or the CSA, depending on whether or not the policy region is an activated CRN region. The user information

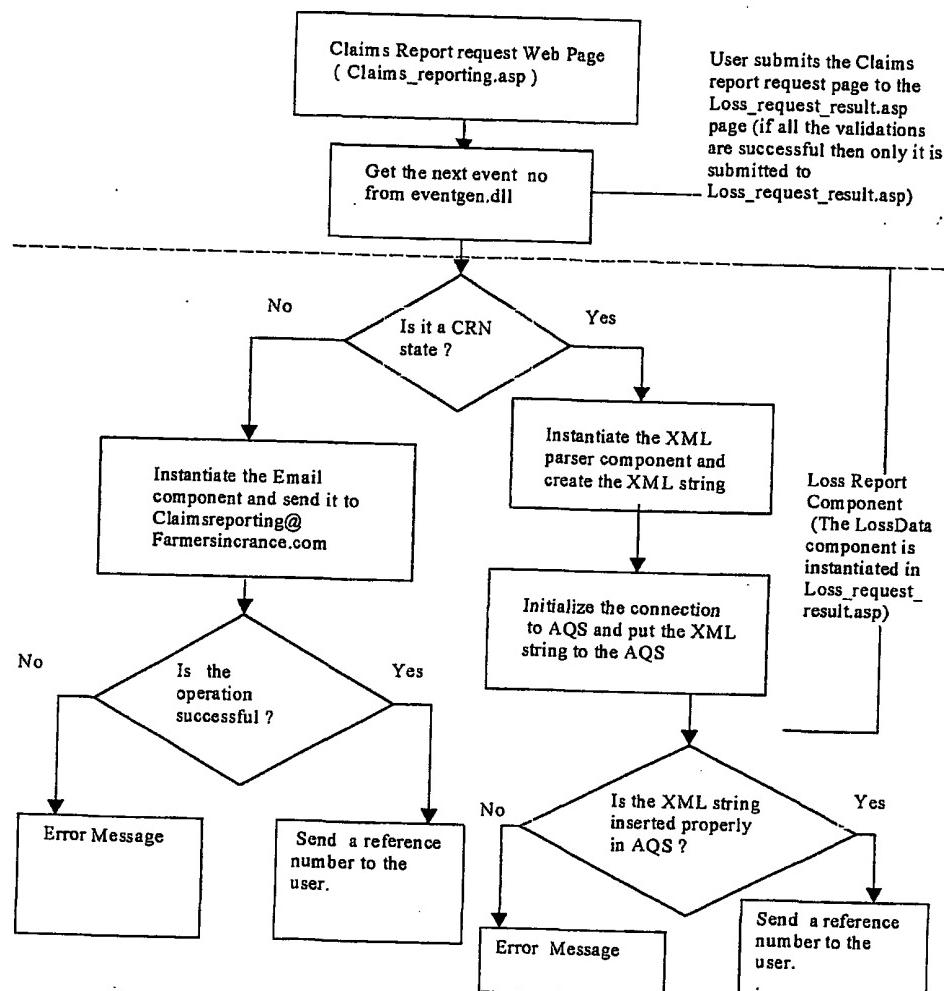
is checked for validity. If all the data is valid then, an XML string is created of that

data. Then that XML string is passed to AQS queue. The "Update Siebel" object will update the data into Siebel.

WO 02/15079

PCT/US01/22601

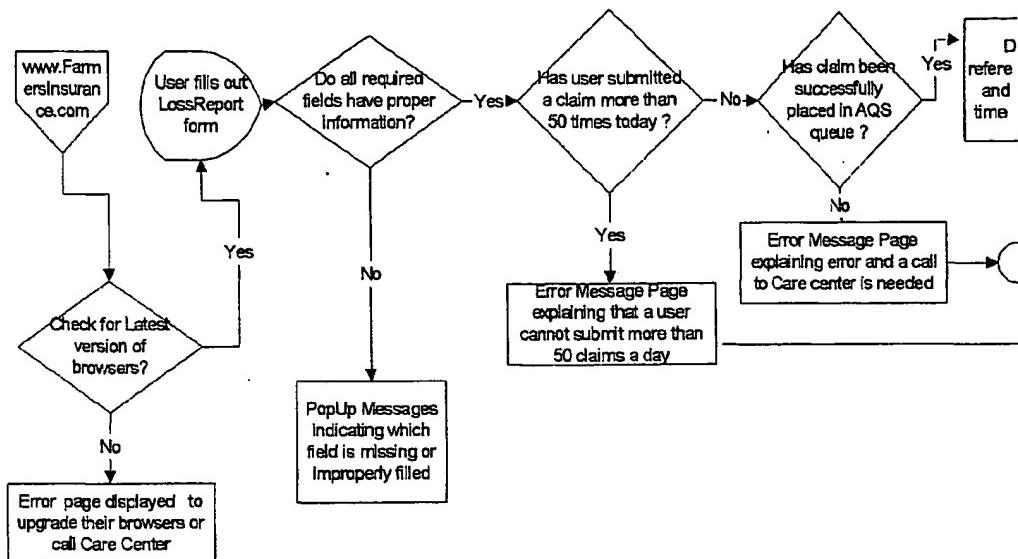
Internet Loss Reporting Flow Model



When the user submits a Claim Report the information will be routed to the CSAs through CRN or as an email. If the state in which the policy was issued is identified by the user and is a CRN state then the information will be input to CRN database via SIEBEL interfaces. All other Claim Reports will be sent as email to the CSAs. A picture of the Internet Loss Reporting screen as seen by our customers on the Web is shown in Figure 8 above.

WO 02/15079

PCT/US01/22601

Screen Flow

Vendors can access the Windows 2000 web server by connecting to the HTTP/SSL Module thorough the Internet and the AT&T Network. The HTTP/SSL module will allow access to a Windows 2000 application layer which will allow access to a Unix AIX module layer through a second internal farmers Internet fire wall. The UNIX-AIX-middle layer will allow access to vendor information through the Siebel Enterprise, which is comprised, of an object manager, assignments, activities, the Siebel Sink and Payments.

The Siebel Enterprise networked to the Siebel Gateway, which allows access to a plurality of other types of information. Also connected to the Siebel Enterprise is a file net module, which helps in organizing and developing the

WO 02/15079**PCT/US01/22601**

system of data.

Through the UNIX-AIX-middle layer, information can be accessed from the external storage through a UNIX-Oracle data base server. A document center client is also networked to the UNIX-Oracle data base server in order to access external storage as is the workstation client and the inbound/outbound electronic documents workstation.

Vendors are also capable of networking to this system through an AT&T network through an Octel Genesys PBX/ACD Voice Mail Voice Recording system which links directly to a workstation client.

The field claims representative accesses information through a closed Intranet, which connects through a first Internet external firewall to the Windows 2000 Web server. The field claim representative can also access information through the AT&T frame relay, which is directly connected to the UNIX-AIX application layer.

This UNIX-AIX application layer is primarily made up of a Siebel Gateway, which allows access to the UNIX-AIX middle layer and also to the external storage through the UNIX-Oracle data base server.

An agent network terminal is also given access to data an MVS S/390 which allows access to the Windows 2000 application layer, the UNIX-AIX middle layer and the UNIX-AIX application layer to eventually allow access to all modules within the Foley System Management System and also inbound/outbound electronic and also the external storage system through the

WO 02/15079

PCT/US01/22601

UNIX-Oracle data base server.

FIG. 7 is an illustration of a System Access Layer, which depicts what functions, each component of the system perform, which access method is available and what business components are utilized.

The Document Center Client can access the system through the use of mail, e-mail, facsimile, scanners and bar code printers. The business components utilized by the document client center are SIEBEL insurance, FileNET Panagon, FileNET Visual Work Flow, Microsoft Internet Explorer and Visual Basic which are utilized by a Pre-Index, Post-Index, Scan Station, Gatekeeper, Document Detective, E-mail/Fax Capture, File Import and Manual Assembly.

The National Document Center will process all inbound email, fax and paper correspondence. It is estimated that this office will handle over 50,000 documents per day. Converting these documents to an electronic image and indexing these documents to the appropriate claims file, will enable all claims handlers to view all electronic data immediately, and provide state-of-the-art customer service and care.

The Store Front/COD Shops/COE access the system utilizing desktop computers, digital cameras and phones. The business components utilized are SIEBEL Insurance, FileNET, Panagon, Browser, Claims Adjuster Application, CCC, Pathway, VIA which are utilized by Siebel Insurance, CCC-Pathway, XACIMATE, Correspondence Authoring and VIA. These components allow

WO 02/15079

PCT/US01/22601

exchange of information between Customer, Agent and other business units.

The Independent Adjuster utilizes the following access methods. Desktop computer, lap top computer, digital camera and telephone. The business components utilized by the independent adjuster are CCC, Via, Xactimate, which utilizes a Browser, Claims Adjuster Application, CCC, Pathway and EMS.

The Independent Adjuster will use a separate application to receive and download assignments, adjust losses and upload completed claim files. This is a web-based application which enables the Independent Adjuster to work virtually and service the Customer anywhere, anytime, anyplace; 24 x 7.

Agents utilize the access methods of a desktop computer, lap top computer and phone system. The businesses components utilize are Siebel Claims Summary, Siebel Client, Siebel Contacts, which utilize the Microsoft Internet Explorer, Dynamic Web Pages, Siebel (active x) and FileNET Web.

Agents will be able to access customer claims information, using web-based applications. With this information, the Agent can track individual claims, activities, and view customer claim documents. This ability is currently not available to Agents, today.

The Field Claims representative utilizes the access methods of a lap top computer, digital camera and phone system. The business components utilized by the fields claims representative are Siebel insurance, CCC Pathways, Xactimate, VIA, Correspondence Authoring and Office 2000/Lotus which utilize SIEBEL Insurance, File Net Panagon, Browser, Claims Adjuster Application,

WO 02/15079

PCT/US01/22601

Exactamate, Pathway and VIA.

The Field Claims Representative will have access to CRN, our electronic claims system, that will enable them to view, input or update claims information pertinent to the individual claim file. This ability will allow Farmers to provide their customer with state-of-the-art service, at the initial point of contact, allowing our Claims Representatives to work at the Customers location, instead of the current need for the Customer to contact the service provider at their Store-Front.

The Insured utilizes the access methods of a desktop computer, lap top computer and phone system. This access is through a highly secured and personalized web-based application, which is utilized by the Insured. The Insured will be able to access claims information, including payments, claims history, documentation, status of claim and other pertinent customer service enhancements. For example, Customers will be able to schedule appoints with Claims Adjusters online, using their home computer. In addition, they will be able to get valuable information, including driving instructions and vendor information, to assist them in their decision-making, which will restore them to their pre-loss condition.

WO 02/15079

PCT/US01/22601

We claim:

1. A claims filing system comprising:

A means for filing a claim from a remote location by a claimant to a care center, said care center having access to a central database holding information regarding said claimant;

A means for storing information regarding said claim in said central database;

a means for updating status of said claim in said central database; and

a means for granting access to said central database to said claimant.

2. The claims filing system as claimed in claim 1 wherein a vendor is assigned to claimant from said care center.

3. The claims filing system as claimed in claim 2 wherein said vendor is assigned to claimant at the time the claim is filed.

4. The claims filing system as claimed in claim 2 wherein said vendor is dispatched to claimant at the time the claim is filed for immediate assistance.

5. The claims filing system as claimed in claim 2 wherein said vendor is selected from a network of vendors.

WO 02/15079**PCT/US01/22601**

6. The claims filing system as claimed in claim 2 wherein multiple vendors are selected and arranged at the time the claim is filed in order to settle the claim quickly and efficiently.
7. The claims filing system as claimed in claim 2 wherein said vendor has access to said central database to update status of said claim.
8. The claims filing system as claimed in claim 1 wherein an agent is assigned to claimant from said care center.
9. The claims filing system as claimed in claim 1 wherein an agent is assigned to claimant from said care center at the time the claim is filed.
10. The claims filing system as claimed in claim 1 wherein said information regarding said claimant is analyzed at said care center to determine if said claim must be investigated.
11. The claims filing system as claimed in claim 1 wherein said information regarding said claimant is analyzed at said care center at the time the claim is filed to determine if said claim must be investigated.
12. A device for filing claims comprising:

WO 02/15079

PCT/US01/22601

a customer care center;

a claims filing device, said customer care center being accessible to said claims filing device so that said claims filing device can file claims in said care center;

a network of vendors having vendors accessible to said customer care center so that appropriate vendors can be selected from said care center;

a storage center being accessible to said customer care center so that said storage center can be used to electronically store claims filed from said claims filing device in said customer care center, and said storage center being accessible to said network of vendors so that said storage center can be used to electronically store data received from said network of vendors.

13. The device for filing claims as claimed in claim 12 further comprising a document center that converts paper copies of information into electronic copies of information wherein said document center is connected to said storage center.

14. The device for filing claims as claimed in claim 12 further comprising a center of excellence that has special departments that can handle unusual claims wherein said center of excellence is connected to said care center.

15. The device for filing claims as claimed in claim 12 further comprising

WO 02/15079

PCT/US01/22601

a fulfillment center that sends out all correspondence and form letters regarding a claim wherein said fulfillment center is connected to said storage center.

16. The device for filing claims as claimed in claim 12 further comprising a remote access device that can update information regarding said claim and receive updated information regarding said claim from a remote location wherein said remote access device is connected to said storage center.

17. A method for filing claims comprising the steps of:
filing a claim remotely to a care center by a claimant;
receiving said claim in said care center;
entering said claim into a database;
accessing information regarding said claimant;
assigning vendors to said claim;
updating information regarding said claim in said database; and
granting claimant remote access to said database so that status of claim can be easily accessed.

18. The method for filing claims as claimed in claim 17 further comprising the step of sending a claim to a center of excellence when said claim is an unusual claim requiring special expertise and said center of excellence has expertise in a particular area.

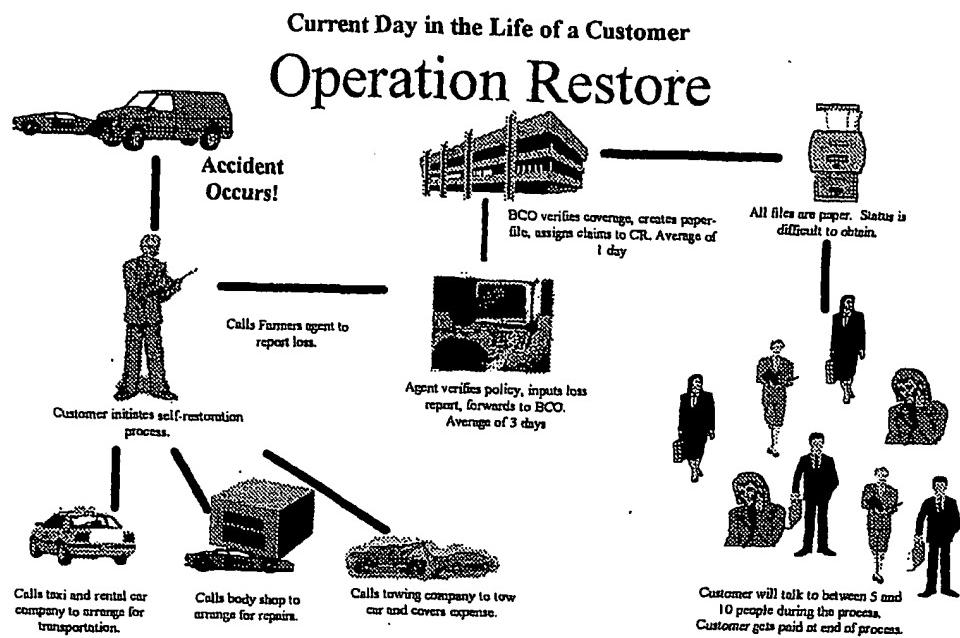
WO 02/15079**PCT/US01/22601****0/8**

19. The method for filing claims as claimed in claim 17 further comprising the step of determining if a claim should be investigated base on said accessed information regarding said claimant.
20. The method for filing claims as claimed in claim 17 wherein said vendors update information regarding said claim in said database.

WO 02/15079

PCT/US01/22601

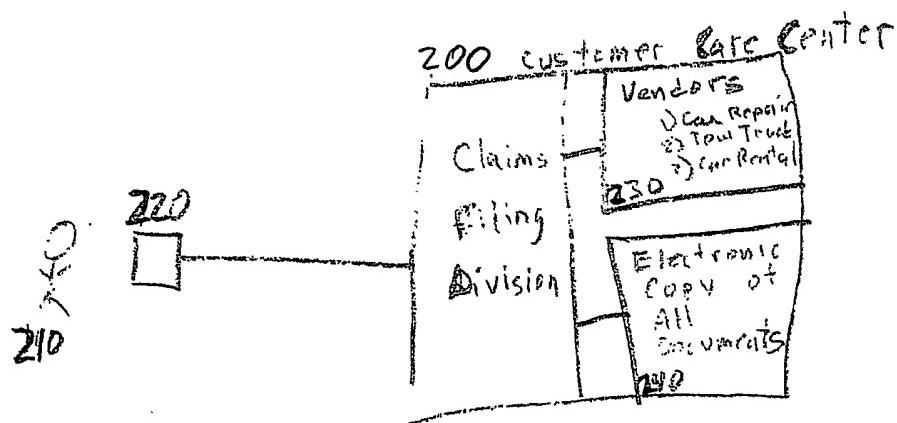
1/8



WO 02/15079

PCT/US01/22601

2/8



WO 02/15079

PCT/US01/22601

3/8

Future Customer's Claim Process



**Accident
Occurs!**



Caller is routed to Claims Handler who has customer's information available.

Claims Handler deploys needed services.

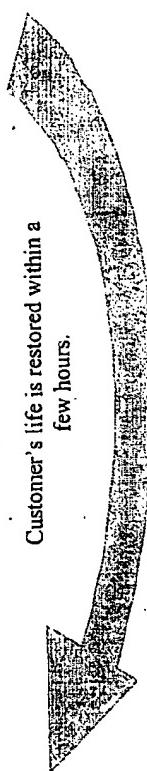


Customer initiates call to Farmers via 1-800-4-CLAIMS or other access channels.

- System collects caller information
- Automatically verifies policy
- Initiates claim
- Relevant caller, policy and claim information are displayed on reps screen automatically

- Deploys FairnTow
- Delivers Rental Car
- Schedules body shop
- Turns over claim to adjuster

Customer's life is restored within a few hours.



7/12/2000

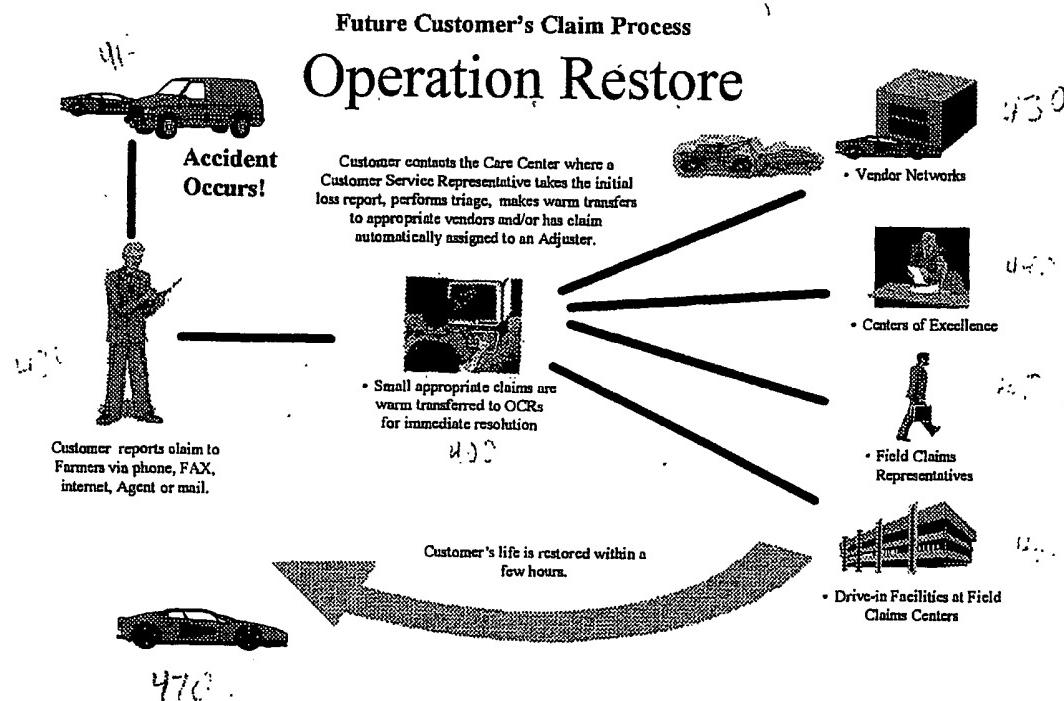
FIG 3

4

WO 02/15079

PCT/US01/22601

4/8



WO 02/15079

PCT/US01/22601

5/8

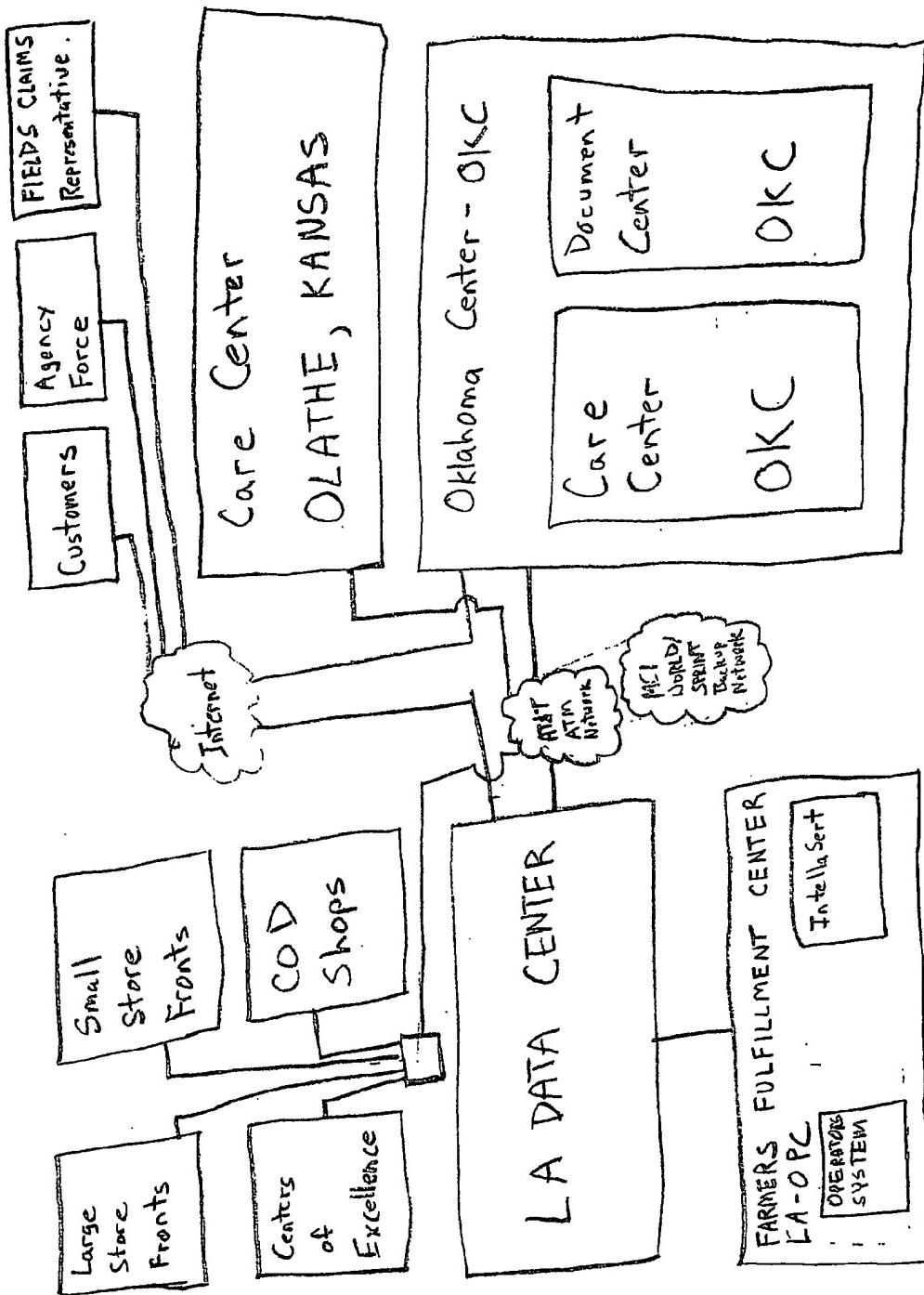


FIG. 5

WO 02/15079

PCT/US01/22601

6/8

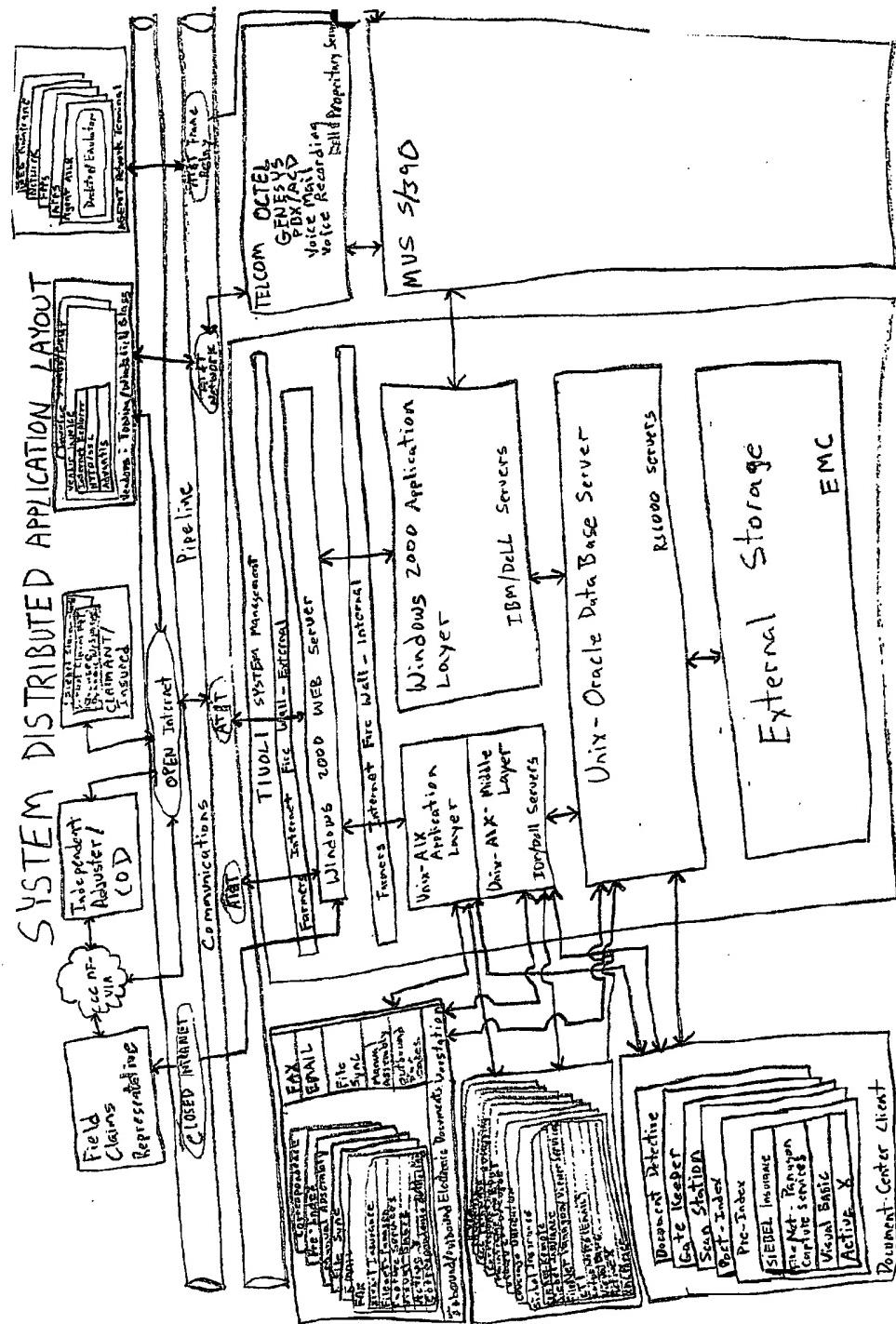


FIG. 6

WO 02/15079

PCT/US01/22601

7/8



7.
E/G.

WO 02/15079

PCT/US01/22601

8/8

Claims Report

FARMERS Welcome to Farmers Internet Loss Reporting Service

Home Page To report a claim, provide the following information. If you would prefer to call us, we are available 24 hours a day at 1-888-4-CLAIMS.
Claim Report Para Reportar reclamos en Espanol llame a 1-877-Rec-Clamo. Estamos disponibles las 24 horas del dia.

(The boxes with an * sign are required. After completing the required boxes, press the Submit button to register your claim.)

Select your preferred language English Spanish I am submitting a claim as a Policyholder

Contact Information

* First Name <input type="text"/>	* Last Name <input type="text"/>
Policy Number <input type="text"/>	- OR - <input type="checkbox"/> Call me as soon as possible <input checked="" type="checkbox"/>
E-mail Address <input type="text"/>	Best call time (from) <input type="text"/> AM/PM <input type="checkbox"/> (to) <input type="text"/> AM/PM <input type="checkbox"/>
Area Code - Prefix <input type="text"/>	Time Zone <input checked="" type="checkbox"/> Pacific <input type="checkbox"/>
* Primary Phone # <input type="text"/>	City <input type="text"/>
Alternate Phone # <input type="text"/>	State <input type="text"/> <Select a State> <input type="checkbox"/>
Street / Apt # <input type="text"/>	* Zip Code <input type="text"/>

Loss Information

* Incident Date <input type="text"/> Month <input type="checkbox"/> Day <input type="checkbox"/> Year <input type="checkbox"/>	Incident Time <input type="text"/> AM/PM <input type="checkbox"/>
* Location where loss occurred <input type="text"/> <Select a Location> <input type="checkbox"/>	Time Zone <input checked="" type="checkbox"/> Pacific <input type="checkbox"/>
* Description of what occurred <input type="text"/>	

FIG. 8

INTERNATIONAL SEARCH REPORT

International application No.

PCT/US01/22601

A. CLASSIFICATION OF SUBJECT MATTER

IPC(7) : G06F 17/60
 US CL : 705/4

According to International Patent Classification (IPC) or to both national classification and IPC

B. FIELDS SEARCHED

Minimum documentation searched (classification system followed by classification symbols)
 U.S. : 705/4

Documentation searched other than minimum documentation to the extent that such documents are included in the fields searched

Electronic data base consulted during the international search (name of data base and, where practicable, search terms used)
 East (U.S. Patents, P.G. Publications, EPO, JPO, Derwent, IBM TDB), Proquest, Dialog

C. DOCUMENTS CONSIDERED TO BE RELEVANT

Category *	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
Y	Insurers Selling Online Must Update Back-Office Process. Bestwire. 23 November 1998, see page 3 of copy.	1-20
Y	MOYLAN, MARTIN J. et al. Online Insurance Shopping Increasingly Popular. News & Observer, Raleigh, NC, Final ed., page E6. 31 October 1999.	1-20
Y	PRASKEY, SALLY. The Web's New Wave. Canadian Insurance. February 2000, Vol. 105, No. 2, pages 14-16.	1-20
Y	JACKSON, DONALD R. Insurance E-Commerce...Still Promise, Not Performance. Direct Marketing. December 1999, Vol. 62, No. 8, page 38.	1-20
A,P	WHITNEY, SALLY. Automatic Answer. Best's Review. September 2000, Vol. 101, No. 5, pages 133-136.	1-20
A	US 5,950,169 A (BORGHESI et al) 07 September 1999 (07.09.1999).	1-20

<input type="checkbox"/>	Further documents are listed in the continuation of Box C.	<input type="checkbox"/>	See patent family annex.
*	Special categories of cited documents:	"T"	later document published after the international filing date or priority date and not in conflict with the application but cited to understand the principle or theory underlying the invention
"A"	document defining the general state of the art which is not considered to be of particular relevance	"X"	document of particular relevance; the claimed invention cannot be considered novel or cannot be considered to involve an inventive step when the document is taken alone
"E"	earlier application or patent published on or after the international filing date	"Y"	document of particular relevance; the claimed invention cannot be considered to involve an inventive step when the document is combined with one or more other such documents, such combination being obvious to a person skilled in the art
"L"	document which may throw doubts on priority claim(s) or which is cited to establish the publication date of another citation or other special reason (as specified)	"&"	document member of the same patent family
"O"	document referring to an oral disclosure, use, exhibition or other means		
"P"	document published prior to the international filing date but later than the priority date claimed		

Date of the actual completion of the international search	Date of mailing of the international search report
10 December 2001 (10.12.2001)	31 DEC 2001
Name and mailing address of the ISA/US Commissioner of Patents and Trademarks Box PCT Washington, D.C. 20231 Facsimile No. (703)305-3230	Authorized officer Tariq Hafiz <i>James R. Matthews</i> Telephone No. (703) 305-3900

THIS PAGE BLANK (USPTO)

**This Page is Inserted by IFW Indexing and Scanning
Operations and is not part of the Official Record**

BEST AVAILABLE IMAGES

Defective images within this document are accurate representations of the original documents submitted by the applicant.

Defects in the images include but are not limited to the items checked:

- BLACK BORDERS**
- IMAGE CUT OFF AT TOP, BOTTOM OR SIDES**
- FADED TEXT OR DRAWING**
- BLURRED OR ILLEGIBLE TEXT OR DRAWING**
- SKEWED/SLANTED IMAGES**
- COLOR OR BLACK AND WHITE PHOTOGRAPHS**
- GRAY SCALE DOCUMENTS**
- LINES OR MARKS ON ORIGINAL DOCUMENT**
- REFERENCE(S) OR EXHIBIT(S) SUBMITTED ARE POOR QUALITY**
- OTHER:** _____

IMAGES ARE BEST AVAILABLE COPY.

As rescanning these documents will not correct the image problems checked, please do not report these problems to the IFW Image Problem Mailbox.

THIS PAGE BLANK (USPTO)